

**Application 10/066300  
(EIC LOG# 293315)**  
**Supplemental Search on Dialog database 256**  
**EIC 3600**  
**Searcher: Matthew Hogan**

**File 256:TecInfoSource82-2009/May  
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Set	Items	Description
S1	136	(IRR OR ROI OR ((AVERAGE OR ANNUAL OR COMPOUND OR INTERNAL) ()(RATE? ?)(2W)RETURN) OR (RETURN? ?()ON()INVESTMENT) OR NPV OR PRESENT()VALUE? ? OR NET()INCOME OR LOAN(2N)SPREAD? ? OR PV) (6N)(PLANNING OR TARGET? OR GOAL? OR BENCHMARK? OR SELECTED OR AIM) OR (FINANCIAL OR INVESTMENT OR RETURN? ? OR SPREAD) (2N)(PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM OR OBJECTIVE? ?)
S2	3	(INITIAL OR BASE OR BASELINE OR TENTATIVE OR FIRST OR ORIGINAL OR STARTING OR OPENING OR BENCHMARK) (6N) S1
S3	0	(( (MORTGAGE OR (INTEREST()RATE) OR LOAN) (2N) (SPREAD? ? OR PREMIUM OR DIFFERENTIAL OR MARGIN?) OR (COST OR COSTS OR RATE) (3N) (INITIAL()INVESTMENT OR CAPITAL OR FUNDS) OR PRIME()RATE)) (7N) ((RETURN? ? OR SPREADS) (2N) (PLANNING OR TARGET? OR GOAL? ? OR BENCHMARK? OR SELECTED OR AIM))
S4	0	(PROPERTY OR PROPERTIES OR REAL()ESTATE OR COLLATERAL OR UNDERLYING OR ZONING OR HYPOTHECATED OR UCC()FILING OR LOAN(2N)SECURITY) (5N) (TYPE OR CATEGOR? OR CLASS? OR BUSINESS OR ENTERPRISE)
S5	0	S4 AND (INDUSTRIAL OR RESIDEN? OR APARTMENT OR HOUS? OR RENTAL OR COMMERCIAL OR HOTEL OR MOTEL OR TOWNHOUSE OR TOWNHOME OR LUXURY OR LOAN()TO()VALUE OR LTV)
S6	0	(RULE OR SYSTEM OR METHOD OR ALGORITHM OR FORMULA OR PROCESS OR APPARATUS OR EQUATION OR PROCEDURES) (5N) (PRICING OR ASSESSMENT OR APPRAIS? OR PRICE()SET?)
S7	3	(RISK OR EXPOSURE) (5N) (MITIGANT OR MITIGATOR OR DAMPENER OR LESSEN? OR LOWER? OR REDUC? OR DECREASES OR ENHANCE? ? OR ADDER OR (ADDING OR ADDS) ()TO OR INCREASES OR BOOST?? OR FACTOR? OR AFFECT? OR CHARACTERISTIC?)
S8	17	SUPPLEMENTAL() (DEAL OR TRANSACTION OR BUSINESS) OR RISK() (RATING? OR CHARACTERISTIC?) OR COLLATERAL()QUALITY OR RENOVATION OR LOCKBOX OR SWEEP()TRIGGER OR RATE()CAP OR CUSTOMER OR EARN()OUT OR SUBORDINATED()DEBT OR INTEREST()RESERVE OR GROUND()LEASE OR

CROSS() COLLATERALIZATION OR CREDIT() TENANT OR ANNUAL() ROLLOVER OR  
LEVERAGE OR DEVELOPMENT() DEAL OR (PARTNERSHIP OR ENTERPRISE OR  
CORPORATE OR VENTURE)() STRUCTURE

S9            22     S2 OR S7 OR S8  
S10            0     S9 NOT PY>2002